

Attachment 1: Participating Plans and Enrollment Information

Plans Participating in FEDVIP:

Four dental plans offer nationwide coverage:

- Aetna
- GEHA
- MetLife
- United Concordia.

Three dental plans will offer regional coverage only:

- Comp Benefits (in 21 states)
- Group Health, Inc. (GHI) (New York, parts of New Jersey, Pennsylvania and Connecticut)
- Triple-S, Inc. (Puerto Rico)

Three vision plans offer nationwide coverage:

- Blue Cross Blue Shield
- Spectera, Inc.
- Vision Service Plan (VSP).

Premiums will be deducted from enrollees' pay on a pre-tax basis. BENEFEDS is responsible for premium collection for all FEDVIP plans.

What types of Enrollment are Available? Three types of enrollment are available under FEDVIP.

- Self Only. A Self Only enrollment covers only the enrolled employee.
- Self plus One. A Self plus One enrollment covers the enrolled employee and one eligible family member. Eligible individuals may enroll in Self plus One even though they have more than one eligible family members, but the additional family members are not covered. The enrollee must specify which one of the eligible family members he/she wishes to cover. The enrollee may change the covered family member to another eligible family member during an Open Season or because of a Qualifying Life Event. This option is not available under the FEHB program because FEHB law prohibits such a category.
- Self and Family. A Self and Family enrollment covers the enrolled employee and all eligible family members. Enrollees should list all eligible family members when they enroll through BENEFEDS in order to ensure timely claim payments. All of the enrollee's eligible family members are automatically covered, even if the enrollee fails to list all of them when enrolling on BENEFEDS, but claim payments may be delayed for family members who were omitted.

When an eligible family member loses eligibility, e.g., a child reaches age 22 and there is at least one other eligible family member remaining on the enrollment, the enrollee should remove the ineligible family member through BENEFEDS. Failure to remove ineligible family members does not make them eligible.

Eligibility. Employees eligible to enroll in FEHB are eligible to enroll in FEDVIP. It does not matter whether they are enrolled in a Federal health plan or not. Employees enrolled in FEDVIP can carry it into retirement if they retire on an immediate annuity or on a disability retirement. There is no 5-year rule for continuing coverage into retirement as there is with the health benefits program. Employees on workers compensation are also eligible to enroll in FEDVIP. FEDVIP follows FEHB rules for family member eligibility.

Self-certification and Documentation. During the enrollment process with BENEFEDS, eligible employees **self-certify** their eligibility for FEDVIP, and those who elect Self plus One or Self and Family coverage self-certify the eligibility of their dependents. Employees who do not know whether they or their family members are eligible for coverage should contact the human resources office for guidance.

How to enroll or change an enrollment? There are three ways for eligible employees to enroll or change an enrollment in a dental and/or vision plan in FEDVIP.

1. The primary enrollment method is by utilizing the Secure BENEFEDS website (www.BENEFEDS.com). The website will contain an extensive online help and Frequently Asked Questions section to assist enrollees through the enrollment process.
2. Eligible employees can also enroll by calling toll-free 1-877-888-3337, TTY 1-877-889-5680, to have a BENEFEDS customer service representative enroll them over the phone.
3. In the very rare situation an eligible employee does not have access to a computer **AND** does not have access to a telephone during the BENEFEDS hours of operation, he/she can mail a paper enrollment form to BENEFEDS for processing. Use of the paper form enrollment form will be extremely limited and its distribution will be managed by OPM.

The BENEFEDS phone representatives can be reached by telephone during the following hours:

Open Season

9:00 a.m. to 9:00 p.m. EST, Monday through Friday

9:00 a.m. to 9:00 p.m. EST, Saturday and Sunday during the last weekend of Open Season

Non-Open Season

9:00 to 7:00 p.m. EST, Monday through Friday

Enrollment effective dates. The effective date of FEDVIP Open Season enrollments for this very first open season is Sunday, December 31, 2006. Enrollees and covered dependents are considered eligible for services on that date. The effective dates for enrollment during future open seasons will be set by OPM.

Opportunities to Change Enrollment. A qualifying life event (QLE) is an event that may allow eligible individuals to enroll, or enrolled employees to change their enrollment, outside of an open season. Since FEDVIP premiums are on a pre-tax basis, QLE's are determined by the IRS. The number of QLE's are more limited than in the FEHB program.

Canceling an enrollment

Enrollees can cancel their enrollment only during the annual open season unless they experience a qualifying life event.

Each plan will have a brochure stating its premiums and benefits. You are encouraged to study the brochure carefully before enrolling. Brochures will be available from your Human Resources office and your field office's administrative staff.